"Break Poverty. Build Wealth"

FINANCIAL LITERACY TRAINING COURSE

REGISTRATION FORM

Handbook No. 326

Name: Mary Ian Sex: Male/Female (Circle)
Birth Date: 02/02/1957 Age: 68 Marital Status: Married/Single (Circle) separated
Province: District: LLG: Ward:
Village: Current Location: Church: Catholic
Highest Education: Gr 10 School: Malaguna Tech Year: 1976
Current Occupation: Self employed
Contact: Phone number: 7036 1080 WhatsApp Phone number:
Email Address:

Do you experience Financial Struggle? (YES) / NO. (Circle)
If YES, how often do you experience it? SOMETIMES / (ALWAYS) (Circle)

Which area of your Financial Life do you struggle mainly in? (Circle the ones that apply to you)
(1) Making Money (2) Saving Money (3) Growing Money (4) Investing Money

If you have to rate your money-spending habit between NEEDS & WANTS, what score out of 10 would you give each one? For Needs, give a positive (+) score and negative score (-) for Wants. Both Scores must add up to 10 and the difference is your Index Net Score. For Example: NEEDS: + 4 and WANTS: - 6. INDEX NET SCORE = - **2** (because Wants score is more than Needs score)
NEEDS: + 7 WANTS: - 3 = INDEX NET SCORE: + 4

Do you have some income-generating projects like Table Market, Trade Store, Banis Kakaruk, PMV, Boat, Fishing, Agriculture, Sewing, Alluvial Gold, etc? YES / NO. (Circle)
If YES; Name one or two main current income-generating Project (s) and Location?

	PROJECT	LOCATION
1)	Agriculture	Sipaia ples
2)	Table Market	Sipaia / Hunter Market

Do you wish to develop your income-generating projects from Micro to Small, ~~Medium~~ and Large Enterprise? (YES) / NO. (Circle). If YES, up to what Level? SMALL/ MEDIUM/(LARGE) (Circle)

How did you know that this training would be conducted this week? Through WRITTEN NOTICE / WORD OF MOUTH / RADIO / FACE BOOK / (OTHER MEANS) (Circle). If other means, specify here:

What is your main reason for attending this training?
To ~~better~~ learn how to manage myself first and apply knowledge gained to grow my MSME the right way.

Signature: Date: 11/10/25

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MY PERSONAL NECKTOP PLEDGE

- *I AM GOING TO DREAM SO BIG, THAT PEOPLE WILL THINK I AM CRAZY.*
- *I WILL NEVER BE AFRAID TO FAIL.*
- *I WILL NEVER THINK THAT ANYTHING IS IMPOSSIBLE, BECAUSE IT WILL BECOME POSSIBLE FOR ME.*
- *I WILL HAVE A MINDSET OF ABUNDANCE, AND I WILL NEVER THINK SCARCITY.*
- *WITH GOD'S HELP, I CAN DO ALL THINGS.* ***"MI TOK MI INAP".***

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COURSE SYLLABUS

1) MIND CONDITIONERS
2) DESTINY (RECREATING YOUR NEW FUTURE)
3) MAKE MONEY
4) SAVE MONEY
5) ROLLOVER (MULTIPLY) MONEY
6) INVEST MONEY
7) SPEND MONEY WISELY
8) INTERVIEWS / TESTIMONIES
9) CONCLUSION & GRADUATION

COURSE OBJECTIVES

By the end of the training, you should be able to:

1) Identify the **main Causes** of your Financial Struggle.
2) Make a **Mental Shift** from Unconscious Incompetence (Mental Blindness / Ai pas) to Conscious Incompetence (Ai op) to create Wealth and secure your financial future.
3) **Make up your Mind** to take immediate action to arrest your personal Financial Struggle and embark on the road to personal Financial Freedom.
4) **Practice the Rich Habits** of Make Money; Save Money; Control Expenditures; Rollover Money; Guard Money; Invest Money & Spend Money wisely (To move from Conscious Incompetence to Conscious Competence)

GROUP THINKING:

a) What **mistakes** did you realize from the topic (s)? Discuss and write down at least 5 mistakes, but **select and explain only one best option for presentation.** (10 POINTS)
b) What **practical (actionable) positive changes** do you wish to make to **improve** on the mistake (s) mentioned in (a) above? Discuss and write down at least 5 positive changes, but **select and explain only one best option for presentation.** (10 POINTS)
c) **Wise Question (s)** for advice from the Trainer. (10 POINTS)
d) **Use** of Time (10 POINTS)
e) **Use** of Teamwork (Wokbung) (10 POINTS)

TOTAL SCORE PER PRESENTATION = 50 POINTS

GROUP PRESENTATION – **5 Minutes presentation time** per group for tasks (a) & (b), excluding question time (task c)

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DAILY PROGRAM

DAY	TIME	SYLLABUS	DETAILS
DAY 1	8.00	REGISTRATION	Registration & Photos **ASSIGNMENT 1: REGISTRATION FORM**
AM	9.00	DEVOTION	Bible Reading: Ecclesiastes 10:10 – WORKING HARDER WITH A BLUNT AXE.
	9.15	WELCOME & INTRODUCTION	Personal Introduction
	10.15	COURSE SYLLABUS & OBJECTIVES	Course Syllabus Outline / Objectives / Daily Program
	10.25	GROUP SELECTION & DAILY GROUP PERFORMANCE SCOREBOARD	Group Thinking & Group Presentation Score Board.
	10.40	RULES & REGULATIONS / ASSESSMENT CRITERIA / THE 8 ASSIGNMENTS	1) Rules & Regulations 2) Assessment Criteria to qualify for Graduation 3) The 8 Assignments
	10.50	PREAMBLE (MIND CONDITIONING)	CAPITALISM (Working Class ABC Literacy Vs Business Class Financial Literacy)
	11.20	FOCUS - WHY DO YOU NEED "FINANCIAL LITERACY" TRAINING COURSE?	PROJECT ME FINANCIAL LITERACY PILLARS (DESIRE FOR WEALTH) 1) Make Money 2) Save Money (Keep a part of all you earn) 3) Rollover (Multiply) Money 4) Invest Money 5) Spend Money wisely
PM	**12.00**	***Lunch Break***	***Late Registration & Photos***
	1.00		GROUP THINKING
	1.30		GROUP PRESENTATION
	2.00	POOR HABITS Vs RICH HABITS	REASSESSMENT OF PERSONAL POOR & RICH HABITS **ASSIGNMENT 2: POOR HABITS VS RICH HABITS** *SONG: MENTAL POWER*
	2.30	RECREATING YOUR NEW FUTURE	DESTINY – What do you want to BE, DO & HAVE? **ASSIGNEMENT 3: DESTINY**
	3.00	MAKE MONEY	DEMAND & SUPPLY (Customer Needs Specification)
	3.30	GRADUATION PLAN	Guest Speaker, Invites, Refreshment, Team Leader.
	3.45	DEVOTION	Bible Reading – Mathew 7:24-27 THE WISE BUILDER.
	4.00	END OF DAY 1	Assignments 1 & 2
DAY 2	8.00	MSME MATHEMATICS	PROJECT COSTING

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AM	8.45	DEVOTION	Bible Reading – Luke 19:11-27 The parable of the gold Coins – USE OF MONEY
	9.00	RECAP	Day 1 Topics
	9.15	SAVE MONEY FOR INVESTMENT (KEEP A PART OF ALL I EARN).	WHAT IS SAVINGS? – It is the money set aside for future use and not for immediate use/spending. THE 10-10-10-70 RULE . WHERE TO KEEP YOUR SAVINGS SAFE GUARD YOUR SAVINGS **ASSIGNMENT 4: SAVINGS PLAN** (Why? What? How? When? Who? Where? Downsides?
	10.00		GROUP THINKING
	10.40		GROUP PRESENTATION
	11.20	CONTROL MY EXPENDITURES	NEEDS & WANTS THE DISCIPLINE TO CONTROL SELF
PM	**12.00**	***Lunch Break***	Hand in Assignments 1 & 2
	1.00		GROUP THINKING
	1.40		GROUP PRESENTATION
	2.10	ROLLOVER (MULTIPLY) MONEY	TURNOVER (ROLLOVER) MONEY CALCULATIONS **ASSIGNMENT 5: PROJECT ROLLOVER MASTER PLAN** *SONG – ROLLOVER MONEY*
	3.10	GRADUATION MEETING	Guest Speaker, Invites, Refreshment, etc
	3.45	DEVOTION	Bible Reading – 1 Corinthians 16:1-2 – SAVING MONEY CONSISTENTLY
	4.00	END OF DAY 2	Assignments 3, 4 & 5.
DAY 3	8.00	MSME MATHEMATICS	MORE PROJECT COSTING
AM	8.45	DEVOTION	Bible Reading – Ecclesiastes 11:1-2 & 6 – RETURN ON INVESTMENT (ROI)
	9.00	RECAP	
	9.15	GUARD MY MONEY FROM LOSS (RISK MANAGEMENT)	ASSETS & LIABILITIES (Good business idea does not mean the project is viable until proven viable) *SONG - ORGANIZATION*
	9.45	INVEST MONEY FOR PASSIVE INCOME	BUSINESS PLAN – Projects to Make, Save & Rollover Money such as Table Market, Trade Store, Cash crops. **ASSIGNMENT 6: NVESTMENT PLAN** – Small-scale assets, Medium & Large-scale assets.
	10.20		GROUP THINKING
	10.55		GROUP PRESENTATION
	11.30	SPEND MONEY WISELY	Spend to add value. Spending money that decreases value is not wise.
PM	**12.00**	***Lunch Break***	**Hand in Assignments 3, 4 & 5**
	1.00	RISK & SURVIVAL MANAGEMENT	INSURE MONEY FOR RAINY DAYS & RETIREMENT

	1.40	I CAN DO IT – "MI INAP"	You can choose to recreate your new future. SONG – MENTAL POWER
	2.20	***Short Break***	***Short Break***
	2.35	WHAT'S NEXT? WAY FORWARD!	A. NECKTOP TRAINING CENTRE COURSES: 1) Financial Literacy Training Course 2) Trade Store Management Course B. HDI PERSONAL VIABILITY BUSINESS SCHEME
	3.15	GRADUATION MEETING	
	3.45	DEVOTION	Bible Reading – Deuteronomy 30:15 &19.- TWO DIRECTIONS
	4.00	END OF DAY 3	**ASSIGNMENT 7: PARTICIPANT'S ASSESSMENT** **ASSIGNMENT 8: WRITTEN TESTIMONY**
DAY 4	8.00	DEVOTION	Bible Reading – Isaiah 65:17-24 NEW JERUSELAM SONG – I'M A NEW CREATION
AM	8.15	RECAP	
	8.30	LOOKING BUT NOT SEEING	4 UNIVERSAL BANKS CASH CIRCULATION
	9.30	PERSONAL INTERVIEWS	ASSIGNMENT 7 – Participant's Assessment Form
PM	**12.00**	***Lunch Break***	
	1.00	ORAL TESTIMONIES	ASSIGNMENT 8 – Written Testimonies
	3.00	ASSIGNMENTS	Hand in Assignments 6, 7 & 8.
	3.20	CONCLUSION	Concluding remarks by the trainer (Life's two directions)
	3.30	DEVOTION	Bible Reading – Mathew 13:14-15 MENTAL BLINDNESS
	3.45	END OF DAY 4 - PREPARE FOR GRADUATION	Guests (Invites), Venue – Decoration, Devotion, Testimonies, Refreshment, etc.
DAY 5		GRADUATION	PROGRAM – 2 Hours (10.00am – 12.00 pm) 1. Devotion – Bible Reading: Deuteronomy 30: 15 & 19 – TWO DIRECTIONS 2. Welcome 3. SONG – Rollover Money 4. Participant Testimonies 5. SONG - Organization 6. Presentation of Certificates 7. SONG – Mental Power 8. Speech – Official Guest 9. Thanks & Appreciation – Trainer 10. Closing 11. Refreshment & Clean up

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RULES & REGULATIONS

1. The Financial Literacy Training fee (2025) is K150.00 per participant **excluding** meals, accommodation, transport, writing materials, etc.
2. Full Course fee must be paid on registration. There is absolutely no credit extended to any participant or organization.
3. Course fees are not refundable under any circumstances (See Rule 2) and are not transferable to another party.
4. Official Course Duration & Hours – 1 Week (5 days). DAY 1 TO DAY 4: 8.00am – 12.00 md First Session. Then 1.00pm – 4.00pm Second Session. DAY 5: Graduation.
5. Graduation Day is on Day 5.
6. In order to graduate with a Course Completion Certificate, participants must do the following:
    a) Pay Course fee in full.
    b) Complete all Written Assignments and hand them in to the Trainer on time.
    c) Be punctual and attend classes every day.
7. Recording instruments of any kind are not allowed to be used in classes.
8. Mobile phones must be put on mute or flight mode during classes.
9. Babies & Infants are not allowed to disturb other participants.
10. Participants under the influence of alcohol & drugs are not allowed to continue in class.
11. No other programs of any kind, including awareness, commercial or political activities are allowed during the official hours of the course.
12. Current rules and regulations of the National Training Council of Papua New Guinea must apply.
13. In-house rules and regulations of the Venue must be strictly observed at all times.
14. Any other rules and regulations that may be introduced from time to time.

ASSESSMENT CRITERIA TO QUALIFY FOR GRADUATION

1) COURSE FEES – Full fees received by Necktop Training Centre.
2) ASSIGNMENTS – Complete all 8 Assignments
3) DAILY ATTENDANCE – Minimum 50% Daily Attendance

THE 8 ASSIGNMENTS

1. REGISTRATION FORM
2. POOR HABITS Vs RICH HABITS
3. DESTINY
4. SAVINGS PLAN
5. PROJECT ROLLOVER MASTER PLAN
6. INVESTMENT PLAN
7. PARTICIPANT'S ASSESSMENT
8. WRITTEN TESTIMONY

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WHY DO YOU NEED "FINANCIAL LITERACY" TRAINING COURSE?

PROJECT ME

You want to change your family, church & community? Good! You want to change your District, province & country? Great! You want to change the world? Excellent!

The greatest revolution during the past 100 years is the discovery that individuals, by changing the inner attitudes of their minds can change the outer aspects of their lives.

First change yourself and in doing so you will change others. When we talk about changing self, it means changing habits. The ultimate end of human life is to become everything you are capable of becoming. Your purpose should be to fulfil your potential as a human being and to accomplish your mission & every goal you can possibly set for yourself. Your aim should be to get the very most out of yourself in every area of your life so that you live life in all its fullness.

Your amazing brain has 20 billion cells, each of which is connected to as many as 20, 000 other cells. The possible combinations and permutations of ideas, thoughts, and insights that you can generate are equivalent to the number one followed by eight pages of zeros. According to brain expert Tony Buzan, this number is greater than all the molecules in the known universe. Whatever you have accomplished in life to date is only a very small fraction of what you are capable of achieving. The challenge is that you come into this world with the most incredible brain, surrounded by unlimited possibilities for success, happiness and achievements, but you started with no instruction manual.

Our first project in life is the Project of ME. Mastering Self through Self Development. SELF FIRST AND LAST. This is the essence of the Necktop Training Centre's Financial Literacy Training Course, enabling you to develop you, the Human Capital.

The philosopher Aristotle concluded: "The ultimate end or purpose of all human life is the achievement of personal happiness". The ultimate end of human life is to become everything you are capable of becoming. Our purpose in life should be to fulfil our potential as a human being and to accomplish every goal we can possibly set for ourselves. Our aim should be to get the very most out of ourselves in every area of our life.

The majority of people focus on adverse or irrelevant tasks to achieve their goals. If you wish to become financially independent, you don't focus on how to get a bank loan or how to get assistance from other people or organizations. What you focus on is in developing the habits that will make you rich. The focus is on habits (specific way of thinking & doing habitually) and not on money. The accumulation of lots of money is merely a by-product of rich habits. This is called TRUE WEALTH. We are where we are and what we are because of our habitual thoughts, actions and decisions.

Most people fail to become financially independent because they focus on getting money (even if they have to borrow it or steal it) to spend. They invariably focus on the image of a "big man" status. They only want a big-name reputation. This is usually achieved by becoming a big spender.

The majority of people focus on acquiring knowledge believing knowledge will make them prosperous. But the world is full of poor degree-holders. It is the **USE** of relevant knowledge and resources that will make you prosperous.

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Becoming financially independent as the result of developing "rich" habits is a great goal in itself, but it is not the most important thing. It is the person you must become in terms of initiative, competence, courage, character, thoughtfulness, and persistence (in other words – personal viability) that is most important. This is the most worthwhile goal of all. Who you are is more important than what you possess.

The secret to change is to change our own perception of pleasure & pain. We need to associate pleasure to whatever we perceive as painful. If you wish to become successful, you need to rewire your mental computer (your personal Necktop computer) to associate pleasure with adding value, discipline, instant action, service, integrity, perseverance, diligence, etc.

PROJECT ME is the preparation of self or development of Personal Power (Character & Competence) to succeed in life.

Work on upgrading your Personal Performance Track Record in all facets of your life; Physical, Mental, Emotional, Spiritual & Financial.

It is the duty of everyone to Find Yourself, Own Yourself & Be Yourself (whatever you wish to BE, DO & HAVE). Project ME (human development) to become prosperous should be our first and last project in life. The essence of this training is also to set you free from all sorts of domination, teach you how to fish (become self-reliant) and to provide equal opportunity for you to live a successful life.

When you go to work on yourself and practice the behaviors you wish to incorporate into your personality and character, you change the inner attitudes of your mind. As a result, you change the outer aspects of your life. You take complete control and recreate your future, whatever you wish to BE, DO & HAVE. You become the very best person you can imagine becoming. There are no limits. YES, YOU CAN DO IT.

FINANCIAL LITERACY – PILLARS FOR FINANCIAL FREEDOM

Everyone knows how to make money. Employees earn a wage from their employers. Grassroots people make money by trading products and produce at markets and Table Markets at home. It is not merely the making of money that will make us become rich. Rather, it is what we do with our earned income that determines whether we become rich or stay poor.

The poor working-class people work for money. The rich business-class people organize money to work for them. What does this mean? Let us look at the habits of the poor. The poor make money to spend which is why they are always short of money. Most people spend money faster than they earn and they end up borrowing money to spend. They are called highly "educated consumers".

The poor mentality of making money to spend is universal. Some people even make money and save money. But they are saving money to spend. Worse still, some people borrow and even steal money to spend. We are conditioned to SPEND, SPEND, SPEND. No wonder we struggle financially and stay poor.

However, the habit of the Rich is Financial Literacy and Financial Competence:

1. Make money to develop Cash Flow
2. Save money to invest & develop a track record with your bank.
3. Control Expenditures to live within the financial means
4. Use & Multiply Money – Turnover or Rollover money
5. Invest Money to create wealth.
6. Spend money wisely.

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Economic power is unlikely without first developing a **money consciousness** through habits of Making money, Using money, Saving money, Investing money for passive income and Spending money wisely.

WORK SMART – Working Smart is about Thinking and Using the Mind to understand what works and what does not work in everything we do in life and look for options to try and make it better. Surely, if we are poor or short of money all the time, we need to change the way we think and do things, otherwise we are condemned to poverty for life.

It has been said that the Rich work from the neck upwards, whilst the poor work from the neck downwards. The Rich work smart and the poor work hard. Clearly, if one is poor one needs to change the way one thinks and acts, otherwise one will stay poor. As Einstein said, it is insane to expect different results if we continue to do the same things over and over again.

True Education is Mind Development.

Therefore, True Financial Education begins with money consciousness through Necktop Financial Literacy training.

HABITS (POOR & RICH HABITS)

"If you can win complete mastery over self, you will easily master all else. To triumph over self is the perfect victory" – Thomas A Kempis.

Nobody is better than you, and nobody is smarter than you. If someone is doing better than you, it just means they started work on themselves (Project ME) in a certain way earlier than you did. And whatever anyone else has done, you can do as well. We first make our habits, and then our habits make us. The way to develop habits is to practice and to use those habits consistently (repetition).

Project ME is the main project in life. Project ME is the development of you from a human liability (poor habits) into a human asset (rich habits) – who you want to BE, what you want to DO, & HAVE. The secret to success in life is to determine the person you have to BE in order to become successful in what you wish to DO and HAVE.

The only difference between high performers and low performers is their habits. High performing, successful, happy men & women are those who have taken the time to discipline themselves to develop the habits that lead them onward and upward in every area of their lives. Your attitude determines your altitude.

Who you are and your reputation is the sum total of your habits, good or bad. The good news is that all habits have been learned and are therefore, learnable.

What habits do you need to develop to become a successful businessman or woman, dentist, lawyer, pilot, engineer, doctor, preacher, teacher, scientist, sales person, etc., etc.?

FOCUS

1) Decide what habits you wish to develop. Develop one habit only at a time.
2) Do it daily without exception and excuses. Never say tomorrow.....
3) Tell others what habit you are practicing.
4) In your mind, see (or rehearse) yourself performing this habit.
5) Repeat instructions to yourself about the new habit you wish to develop.
6) Do not give up. Be persistent.
7) Reward yourself to reinforce the good behavior.

Choose the RICH habits that you wish to develop and maintain it for prosperity.

Break the BAD habits that bring poverty to you and work on developing the RICH habits that will create wealth for you. You can choose to become rich. Decide and start today not tomorrow.

The Bible in Mathew 6:33 (KJV) states, *"But seek ye first the kingdom of God, and his righteousness, and all these things shall be added unto you."*
All the good material things in the world including money, follow a man or woman with good habits. Therefore, focus on developing your rich habits and money will follow you. This is TRUE WEALTH. Money is not wealth. Money is only a by-product of True Wealth (Rich Habits). True Wealth is a certain way of thinking and doing things.

The buck stops here with you.

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POOR HABITS Vs RICH HABITS

ASSIGNMENT 2: ASSESSMENT OF YOUR PERSONAL HABITS (Poor & Rich Habits) **(SAMPLE ONLY)**

Rate each pair of habits below. Give a negative score to poor habit and a positive score to rich habit. Each pair must total to 10. Add all scores. Subtract negative scores from positives and the answer is your **Net Habits Index Score**. Example: POOR HABITS = **- 180**, RICH HABITS = **+120** = NET INDEX SCORE = **- 60**

NO.	POOR HABITS (Liabilities)	SCORE (-)	RICH HABITS (Assets)	SCORE (+)
1	Always late		Always on time	
2	No daily plan / react to distractions		Budget time for high-value tasks	
3	Procrastination (Delayed action)		Forward momentum (Instant action)	
4	Dependent on others		Self-reliance	
5	Living beyond income		Living below or within income	
6	Rely on one source of income		Develop multiple sources of income	
7	Spend money on Wants		Spend money on Needs	
8	Unbudgeted spending		Budgeted spending	
9	No Savings, rely on debt (dinau)		Save money for future use	
10	Getting in Debt trap (Dinau)		Avoiding Debt trap	
11	Buy on impulse to feel better now		Delay buying and think carefully first	
12	Starting without preparation		Plan & prepare before starting	
13	Live without financial goals or plan		Set specific financial goals to reach	
14	Focus on lack (I never have enough)		Practice gratitude (I have enough)	
15	Decisions that create liabilities		Decisions that create assets	
16	Thing Big, Start Big		Think Big, Start Small	
17	Neglect Health		Prioritize Health	
18	Waiting for opportunities		Create or look for opportunities	
19	Relate with poor-minded people		Relate with success-minded people	
20	Doing without thinking		Think before doing	
21	Give up after setbacks		Use failures to adjust and move on	
22	Individual player		Team player (wokbung)	
23	Blame others for financial struggle		Take responsibility for your struggle	
24	No Tithes & Charity		Donate Tithes & Charity	
25	Free handouts		Taking initiative	
26	Self-interest first		Customers' interest first	
27	Paying others first		Paying yourself first	
28	Commitment without thinking		Thinking before making commitment	
29	Waiting for others (help)		Self-starter	
30	Careless work		Quality work (output)	
	TOTAL SCORES	-		+

TOTAL POOR HABITS (LIABILITIES): - _____ TOTAL RICH HABITS (ASSETS): + _____

= **NET HABITS INDEX SCORE: _____ / 300**

RECREATE YOUR NEW FUTURE – Your Destiny.

If you think you are a no-body, useless and good for nothing, think again. You are the most magnificent of all creation. You are made to be a co-creator. You are unique. All of us have witnessed flowers in full bloom. When ae we going to witness you in full bloom?
Only you can develop yourself and bring out your bloom. You have the choice to make yourself what you want to become (BE), DO & HAVE.

You are the finest creation of all.
Within you is enough atomic energy to destroy any city on earth and rebuild it again. You are unique. Never, in all the seventy billion humans who have lived in this world since the beginning of time has there been anyone exactly like you.
Never until the end of time, will there be another like you. Yet have you shown your knowledge or appreciation of your uniqueness?

You have **powers** unknown to any other creatures in the universe.
You have the **power** to think, love, will, laugh, imagine, create, plan, speak, act and pray.

You are the ultimate creation who can adjust to any condition of climate, hardship, or challenge.
You can **find and manage your own destiny**, to become whatever you wish to be for you have the greatest of all powers and that is the **power to choose**.

And what do you choose? You have **complete power** to **control your own destiny**, to determine, for yourself, your own nature in accordance with your own **free will.** Neither heavenly nor earthly in nature, you were free to fashion yourself in whatever form you preferred. You have the **power** to degenerate into the lowest form of life, but you also have the **power**, out of your soul's judgement, to be reborn into the higher forms, which are divine.

What have you done with this power to choose?

Did you choose to love instead of hate, laugh or cry, create or destroy, persevere or give up, praise or gossip, heal or wound, give or steal, act or procrastinate, grow or rot, pray or curse, succeed or fail, live or die.

The choice is yours, as always.

>>>>>>>>>>>>>>>>>>>>>>>>>>>>>
ASSIGNMENT 3: DESTINY
>>>>>>>>>>>>>>>>>>>>>>>>>>>>>

THE MASTER FORMULA OF ATTAINMENT – "You may have anything you want, provided you **(1) Know exactly what you want, (2) Want it hard enough, (3) Confidently expect to attain it, (4) persistently determine to obtain it, and (5) Are willing to pay the price (sacrifice) of its attainment."**

HAVE – Establish end-goals and timeline, your 4 Values of Health, Wealth, Happiness & Wisdom

DO – Organize & Use of tangible and intangible resources to achieve what you want to have (your goals)

BE – Who you are, your reputation, should be the mirror image of your physical, mental & spiritual being – your values, philosophy, beliefs, life mission. Be inspired. Be an inspiration. Be an Asset.

DEMAND VS SUPPLY

Customers and Customer's needs always come first.

We heard many times from businessmen & women, Public servants, NGO, Church leaders and practically from many other people, "I am the boss", it is my money or it is our tax-payers' money and we decide how we use the money. The mindset is that the supplier of funds decides how funds are used. This is what we call the "Supply-Driven" mindset – Needs of the supplier of money come first.

However, the smart business person knows that only the "Customer is Boss". Therefore, the smart person will go out of his/her way to think, research and investigate exactly what the Customers want in terms of goods & services. This **"known demand"** is part of what we call business-class education. Most importantly, you must learn how to organize to satisfy that known demand to make money.

Firstly, who are your potential customers? What categories are you targeting?

- Infants, Children, Teenagers, Women, Men, School students
- Sports customers, Church customers, Institution customers like School or Health Centre.
- Landowners or resource owners
- Business houses – Corporate customers, Institutional customers
- Others

Secondly, what are the specific needs of your potential customers?

- Effective communication
- Quality goods & services
- Affordable prices
- Consistent supply
- Delivery services
- Others

Look after your customers if you want loyal repeat customers.

PROJECT COSTING

Before proceeding with a plan of action, it is always prudent or wise to determine the cost/benefits of a project through project costing. If the project costing is acceptable, only then you can start small with the project to determine the Demand, Supply & Costs/Prices and see if the project is okay or not (asset or liability).

EXAMPLES OF PROJECT COSTING:

1. PROJECT: K3 FLEX CARD
   a) SALES (1 x K3 flex card @ K4.00 each) = K4.00
      Less COST OF SALES (K3 flex card @ K3.00) = K3.00
      GROSS PROFIT = K1.00
      GROSS PROFIT % (GP/Sales x 100) = 25%
   b) FINANCIAL ASSET BREAK POINT (FABP) = K100.00
   c) QUANTITY ASSET BREAK POINT (QABP) = 100 flex cards (K100.00 FABP / K1.00 profit)
   d) START-UP CAPITAL – K3.00

2. PROJECT: Buai (6 nuts per group)

   a) COSTING
      1) Buai – K2.00 (6 nuts per group)
      2) Daka – 50t (5 pcs per group / half = 10 pcs) K0.50

      K2.50 Total Cost

   b) SALES (6 nuts x 50t) = K3.00
      Less COST OF SALES (6 nuts + 6 pcs daka) = K2.50
      GROSS PROFIT = 50t
      GROSS PROFIT % = GP/Sales x 100 = 50t/K3.00 x 100 = 16%
   c) FINANCIAL ASSET BREAK POINT (FABP) = K100.00 (Profit)
   d) QUANTITY ASSET BREAK POINT (QABP) = 1,250 buai nuts (209 groups of buai)
      (K100.00/0.08 = 1250 nuts)
   e) START-UP CAPITAL = K2.50

SAVE MONEY FOR INVESTMENT (KEEP A PART OF ALL I EARN).

Poor people live on 100% of their income and pay other people first. They make loan repayments, purchase goods & services, attend sales promotions, craft markets, support the needy or friends, and so on. These people are called highly "educated consumers". Their whole life is about making money to spend, borrowing money to spend, even stealing money to spend. The need to spend has become a habit or compulsion, an addiction, like gambling, that they cannot stop.

However, smart people pay themselves first, before they go shopping. This habit of paying themselves, off the top, reduces the temptation to spend everything. For some people, it may be wise to instruct your paymaster to send a percentage of your wages to a bank account that you cannot easily withdraw money from, such as a term deposit account. The good news is that, when you have developed the habit of paying yourself first off the top, you won't even notice the reduction in spending money.

HDI helps some of their students by agreeing to become a co-signatory to the students' savings accounts, which prevents them from withdrawing money without HDI agent's signature. This simple idea also prevents people "borrowing:" money from their savings account.

The discipline to save and resist unbudgeted expenses is probably one of the most valuable management tools anyone can possess to manage a prosperous family and a profitable business. If you have this habit of uncontrolled spending, you can change it; work smart, pay yourself first, and hide it in a place where you cannot access it. After that, you can develop an investment plan to put money to work for you. This is why a viable person is more important and valuable than a viable project or business.

WHAT IS SAVINGS? – It is the money set aside for future use and not for immediate use/spending.

Most people save money to spend. But if you wish to come out of financial struggle and achieve financial independence (freedom), you need to save money to invest.
When you spend K1 on a liability (something which will not generate an income), you are taking a step backward to experience financial struggle. The more money we spend on liabilities, the further we are setting ourselves backwards to financial struggle.

However, saving money for investment is the first step forward to come out of financial struggle and onto the road to achieving a future of financial freedom.

The 10-10-10-70 Rule is a good idea to begin your savings strategy with. This means; 10% Tithes (Thanks Giving), 10% Pay yourself first (SAVINGS - to keep a part of what you earn), 10% Loving Service to the Needy (to support those people who are also struggling financially) & 70% on Expenses (Family Needs, etc.).

Where can you keep your savings?
You can start by keeping it in a piggy bank (tin benk) or rural people use "mambu benk". Then you can open a Savings Account at a bank, preferably a Micro Bank like Mama Bank (Womens Micro Bank) or MiBank).

The most important thing is to start developing the habit of saving money by starting with small amounts. Then slowly increase the savings amount little bit at a time. Most importantly, always guard your Savings like a mother crocodile would guard her eggs from predators.

CONTROL MY EXPENDITURES (The 70% component after deducting the 30%)

People, in general, are compulsive beings. We tend to buy things reactively. We react to advertisements, promotions, emotions and so on. Few people have the **self-discipline (self-control)** to plan what they wish to buy and stick to the plan.

There is no point buying things that do not add value to yourself, family, business, or whatever. There is no point buying things that are cheap but of little use, apart from gratifying the mind and the search for happiness. Yet, many people buy things they do not need.

We have a closet full of clothing, yet we continue to buy clothes. We have a kitchen-full of pots, pans, utensils & appliances, yet we continue to buy the latest gadgets.

People like to own things. Maybe it is because possessions are a measure of success in most people's mind. So, if we are to change the bad habit of compulsive buying to the good habit of purchasing "needs" only, we need to change our perception of success, happiness & personal fulfilment from "possession" of material things to "achievement" of tangible & intangible wealth.

Take a notebook or a diary and begin today to record all your expenses. Divide your page into half and call it Needs & Wants. You may find that you have wasted a lot of money on unnecessary things that you do not need.

It is the eyes of others that ruin us. Keeping up with the competition can destroy us financially, like bride price or customary obligation.

Because it is the eyes of others that ruin us, it follows that we are always out to impress, always on show, we live in a prison called Hollywood. The greater your tendency to impress, the harder it is for you to cut down unnecessary expenses.

People should avoid running into debt. This applies to financial debt, favors and assistance of any kind. Do not receive too much favors and assistance. It is costly to ask for favors and assistance because it puts you into debt. As in financial debt, service debt makes a slave of man, which must be repaid sooner or later. There is scarcely anything that drags a person down like debt. It is a slavish position to get in.

Debts robs a man of his self-respect. Grunting and groaning and working for what he has already eaten up and/or repaying his debt, a man exhausts himself performing what is called "working a dead horse". This is very different to business people buying and selling on credit.

Beware if credit cards. Getting in debt for what you eat, drink and wear is to be avoided. Getting in debt for luxuries is suicide. Money is an excellent servant but a terrible master. When you have it mastering you, when interest is constantly piling up against you, it will keep you down in the worst kind of slavery.

But let money work for you, then you will have the most devoted servant in the world. Money placed to work, earning interest and well secured will work night and day in wet or dry weather.

Do not let money work against you. If you do, there is little chance for success so far as money is concerned. Pay as you go if you wish to be independent.

There is no greater mistake than when a young man believes he will succeed with borrowed money. Money is good for nothing unless you know the value of it by experience.

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NECKTOP TRAINING CENTRE

"Break Poverty. Build Wealth"

FINANCIAL LITERACY TRAINING COURSE

"Economic Power is unlikely without first developing a Money Consciousness!"

NAME: Mary Ian

ADDRESS Sipzi Village

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Venue: Leyten Hall Location: Kamkumung Province: Morobe Prov.

"If I give you fish, I feed you for one day. If I teach you how to fish, I feed you for life."

NECKTOP TRAINING CENTRE
Ph: 71137111 / 82400617
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"Break Poverty. Build Wealth"

Nothing is worth anything unless it costs effort. Without self-denial and economy, patience and perseverance, and commencing with a capital, which you have not earned, you are not sure to succeed in accumulating money.

The key to success in accumulating money is determination, hard work, perseverance (never give up), good habits and above all, the **desire for wealth.**

The road to wealth is when you decide that a part of all you earn was yours to keep and put to work as your slave and servant.

Papua New Guineans always have a garden to grow their food. But why stop there. Why not eat half the food grown and use the other half to grow a second garden, and a third garden, a fourth, fifth, etc; until you have enough gardens to cater for all your needs.

When you start a business, you use money to grow the business.
When your business is grown up and maturing (when your business no longer needs surplus money), it's time to put money to work for you.

Economic power is unlikely without first developing a money consciousness through the habits of Making Money, Saving Money, Controlling Expenditures, Using or Rolling over Money, Investing Money for passive income and Spending Money wisely.

ROLLOVER (MULTIPLY) MONEY

Making money is only the first step. It is what you do with the earned income that makes you rich or poor. If you spend it, you stay poor. However, if you save some to invest and multiply it, you are on the way to come out from financial struggle and achieve financial freedom.

Putting money to work is for most people, a foreign concept. Therefore, we need training and practice to develop this habit. Poor people have only been taught to make money but have never been taught to put money to work. One of the secrets to financial success and prosperity is to escape from slaving for money to organizing money to be a slave & servant for you.

So how do we put money to work? How do we multiply money?
In business terminology, it is called "turnover" (rollover). Turnover (or Rollover) is like cash flow, money or stocks moving in and out. The secret is not only turning stock over (rolling stock over), but the number of times you turn over or roll over the stocks in a given period of time.

EXAMPLE:

Let us assume we have K150 start-up capital. We purchase 10 x water melons @ K15 each in one day. Each water melon was cut into 15 pieces and sold at K2 per piece. Therefore, each water melon, costing K15 will generate K30 sales or income. The 10 x water melons would have generated K300 total sales or income per day. The gross profit would be 10 x K15 = K150 gross profit per day, using the original capital of K150 once per day.
What if we buy 10 x water melons, sell it cheaper and quicker @ K1.80 per piece, then purchase another batch of 10 water melons to sell again on the same day.

Calculations:

Sales = 10 water melons x 15 Pieces x K1.80 = K270. Gross
Profit = Sales K270 – Cost of Sales K150 = GP K120.

Using the same K150 twice per day, the gross profit would equal to 2 x K120 = K240.00.
The secret is this. Using or turning over (rolling over) the K150 once per day gives you K150 gross profit. Turning or using the K150 twice per day gives you a profit of K240, an extra K90. This is the meaning of money working for you, and the faster you turnover or roll over your money or stocks, the more profit you make from the same amount of original capital.

Rollover Money or Use of Money is to increase money; money must flow in and out, circulate constantly (Trading & Investment).

PROJECT ROLLOVER MASTER PLAN (ASSIGNMENT 5)

Financial Destiny (Assignment 2): K_____

NO.	PROJECT NAME	LOCATION	WHO	START-UP CAPITAL	FINANCIAL GOAL
1					
2					
3					
4					
	TOTAL				K

GUARD MY MONEY FROM LOSS

Before we do anything in life, sport, business, projects, ideas, whatever; we need to think first. This is especially doing something that we have never done before, no experience or no track-record of success. Most people just commence doing without thinking. They try this, try that, and fail. During this trial & error process, they run out of money, and are unlikely to start again. Some people begin to ask for help after they have failed. Too late.

Smart people think first, then investigate people with relevant experience and who are willing to advise them where & how to begin. Smart people prepare first before implementation. They seek relevant experienced people first, not last. They explore all options with an open mind. The open mind is most important, it may work and it may not work. And they calculate, using factual current costs, whether the project can be profitable or not.

A fixed mindset, that my idea is viable, is often disastrous because we then end up looking for things to substantiate or prove we are correct, instead of looking for facts to calculate whether the idea is viable or not.
Ideas and projects are not viable until proven viable. Good ideas do not mean it's viable. Out of 100 good ideas, maybe only one is truly viable.
There is a huge difference between a great idea and a viable project. Ideas are important because ideas are what is possible in the mind.

Converting ideas into a practical, achievable income-generating project is another matter altogether. The process to convert ideas into viable projects begins with a feasibility study. No idea is viable until proven viable through a detailed feasibility study that is thoroughly researched and investigated for evidence of factual information (no guesstimates or second hand information).

Do not assume anything. Check it out.
It would be a very big mistake to take things for granted. False assumptions are very costly. The prudent (wise) man or woman will investigate everything connected to his or her projects. Other common mistakes that people make time and again include:

1. **Investing in brilliant ideas.** In a court of law, no one is guilty until proven guilty, similarly, no brilliant ideas, concepts or projects are viable until you prove it viable. Yet many people invest their hard-earned savings on their brilliant ideas without investigating project viability.
2. **Buying without looking, investigating, assessing and examination.** Conmen are good at presenting "illusions" that are not true. They sell properties and all kinds of investments from beautiful plans, with cleverly forged but fake documents to trap the gullible. Rich people will invest time and money to investigate and authenticate all proposals before they pay upfront deposits. Do not be trapped with "this offer of a lifetime expires today", thereby pressuring you to make hasty decisions. Do not invest in fairy tales or trust strangers. Don't be gullible or naïve. If something sounds too good to be true, it usually is too good to be true.
3. **Investing in greedy people and their projects.** Beware of fantastic returns on investment. The higher the returns the greater the risks. There is no such thing as something for nothing.
4. **Rewarding incorrect behavior.** Rewarding incorrect behavior will create future problems. When you wait for people who are late for appointments, people will always arrive late because they know you will tolerate lateness.

5. **Making decisions when emotionally disturbed.** When one is mentally disturbed or stressed from jealousy, hatred, negativity, gossip, arguments and so on, it is time to press the PAUSE button. Do not react when you are emotionally disturbed because you are likely to make wrong decisions. The PAUSE button, for 24 or 48 hours, forces you to cool down and contemplate before doing anything that you may regret.
6. **Making rash promises without careful consideration.** People generally react to circumstances without thinking. Many people buy things they do not need or even want. They buy because it is cheap or on sale. Impulsive buying is very common in the marketplace. For instance, people buy cartons of fruits because it is cheaper, until they find that they cannot finish the fruits before they have gone bad. It is not cheap to buy things that you do not need, it is a luxury. A friend may bump into you on the streets, at restaurant or at airport lounge. He asks you a favor and you immediately react with "No Worries without calculating the costs and time involved to deliver your promise of "No Worries". Big mistake.
7. **Making decisions without considering the downside.** One of the main causes of failure is planning the upside without due consideration of the downside. This is not being negative. It is being realistic. Life is a journey of ups & downs. Most people prepare for the upside and do not prepare for the downside. Contingency plans or Plan B are developed to mitigate future interferences from mistakes, natural disasters, environment, extreme weather conditions, economic downturns, unstable or inconsistent political leaders, bureaucratic incompetence. In other words, interferences that cannot be controlled. Always look at what can go wrong and that may affect our projects and the life we live. The insurance industry was established to give people "peace of mind" for the unexpected accident, etc.
8. **Do not put all your eggs in one basket.** It is always wise to invest your money in different projects and in different locations to spread your risks.
9. **Do not test the water with both feet.** Always think big, but start small. Do not risk you hard-earned savings by investing all of it in a "good idea' project.
10. **Good Loan Vs Bad Loan.** Most people always talk about getting a bank loan to go into a business without understanding the difference between a good loan from a bad loan. Smart business people take out a bank loan only if they are absolutely certain that the business project will be able to repay the loan by itself.

Do not assume anything, check it out first. This is also a weakness most of us have without realizing. It is a problem that needs to be removed from our lives if we are to become successful in creating wealth. We have this habit of assuming things and always end up being disappointed because we never did our homework to make sure that the outcomes we desire are actually achieved.

Smart & rich business people do not gamble. They take calculated risks. They will explore and investigate all relevant details that may affect any project or business before deciding whether to invest or not. Unviable people are unconscious gamblers. They are gambling their life-savings on good ideas. They do not have the capacity to investigate and determine whether their brilliant ideas are viable or not. They end up losing their life-savings. We believe the unviable person is the main reason why 90% of new businesses fail within the first 5 years, worldwide. If you are not viable, this means you may well be the biggest liability and the biggest risk in your life and poverty is inevitable.

INVEST MONEY FOR PASSIVE INCOME

Ordinary people don't think about Return On Investment (ROI). When they buy capital items such as cooking equipment or sewing machines, computers, vehicles, outboard motors, chainsaws, etc., it is an expenditure and not an investment. Education costs & training fees are expenditures, not investment in human resources. The concept of money coming back with interest or profit is only for businessmen & women, not the ordinary working class or grassroots people.

Passive income is a terminology that describes income that comes from investments or assets, which is not earned income. Passive income will come to you whether you work or not. The main focus on rich business people is to develop an investment portfolio that provides passive income.

We must practice and develop the habit of investing money for passive income. Smart people are always planning to put their money to work for passive income. These smart people have developed both a **business plan** (to make money) and an **investment plan** (to invest savings). Some examples of investments for passive income include:

a) Buying shares in a business or property.
b) Money market where people deposit their savings for a short term.
c) Buying capital items such as vehicles, boats, sewing machines, drum ovens, Chainsaws and properties like a house and leasing or renting it out.
d) Lending money at interest, called bridging finance.

The return on investments is often proportionate to risk. Less risk, less return. High risk, high return. Most people prefer to invest in real estate. The reason why this is so popular is because properties always increase in value over time caused by inflation, location and scarcity.

SPEND MONEY WISELY

One of the best ways to explain "spend money wisely" is this definition. Whatever you are buying, will it add value to you or not; to your physical, mental, spiritual, emotional, financial, family, business, church, community, etc.?
Spending money that decreases value is not wise. Many people spend money for status, fame, to impress others and their own ego.

Make money to invest, don't make money to spend.

Poor people make money to spend, which is a poor mindset. They borrow money to spend and save money to spend and even steal money to spend. These people are called "highly educated consumers".

Furthermore, if a whole family has this spending habit and there are only one or two bread-winners, poverty for life is inevitable.

If you wish to become rich, you need to change your family's "spending" habits to "save & investing" habit. If you don't replace poor habits with rich habits, you are most likely to remain poor the rest of your life.

Everyone knows how to make money, but it is **what you do with your earned income** that makes you become rich or stay poor. Smart people learn how to:

1) **Make money**
2) Save money
3) Multiply money
4) Invest money for passive income
5) **Spend money** wisely

- Poor people tend to go from (1) to (5), but it is (2), (3) & (4) that will make you rich.

If you take this spending mindset into business, it is doubtful whether you will become rich anytime soon. The unviable entrepreneur makes money to spend. Excessive spending habits are the cause of cash flow problems, which is one of the main causes of financial struggle and business failure. Many entrepreneurs have business plans without investment plans.

- NEEDS & WANTS Exercise

RISK & SURVIVAL MANAGEMENT - Prepare for downsides.

Always prepare for downsides of life & business because everything involves risks. Be prepared for unexpected activities that may negatively impact your business.

There are always obstacles & challenges in life, business, sport, family, etc. Some we can control and some are beyond our control. Things we have no control over include; Economy (inflation, etc), Bank interest rates, Foreign Currency exchange rates, Weather, Changing Government regulations & policies, Political instability, Competition, Law & Order problems, Epidemic diseases like COVID-19, Natural Disasters and Emergencies.

We always prepare to go about our work in both life and business but we do nothing to cater for the times when we will encounter a downfall. We have never been taught to prepare for downfalls. You are fortunate to attend this training so that at least you can be conscious about preparing for survival when you encounter a downfall.

Why are people ignorant of the fact that downsides do occur and are part of our lives?

Most people probably think the downside is not going to happen to them, which is unrealistic. Some people have the attitude that they will deal with downsides when it comes. If we are smart, we will prepare for downside, just in case it happens. Always plan for the worst and hope for the best, is probably the best attitude.

Some big businesses buy insurance to cater for downfall.

But, how do we prepare for downsides? Some examples include;

Economy – Keep up-to-date with economic forecasts in PNG and our Pacific region. If there is a downturn, caused by COVID-19, don't take on any risks. If an upturn is predicted, then it may be safe to expand your business.

Bank interest rates – If bank interest rates are likely to increase, it may be safer to borrow on fixed interest rates. When interest rates are likely to decrease, it may be better to borrow on variable interest rates.

Government regulations & policies – The best way to prepare for adverse government regulations & policies is to keep up-to-date with Government election promises, directives, objectives & planning and laws passed by Parliament. Be informed.

Political instability – Business confidence varies with political stability. Continuous changing of governments brings uncertainty, which affects business planning. Generally, businesses tend to cut back on expenditures and growth in an uncertain climate.

Competition – It is wise to keep up with day-to-day business fluctuations of competition, marketing, supply & demand. It is prudent to monitor market share to determine the strength of competitors.

Business is like sport. Competitors are always improving their goods & services, they plan better, manage better and more efficient, they practice harder and they are more aggressive.

If our business is to remain competitive & profitable, we need to be more competent. The best preparation in life and in business is to prepare to be the best in everything we do. This means the best in competence & character. The best strategy to maintain success in any field or industry is to be more efficient, more effective, more productive and more economical. To prepare better quality, better training methods and better management systems.

Law & Order problems – The rise of safety & security businesses in PNG has escalated the cost of doing business in PNG. Even insurance companies are reluctant to underwrite loss of profits due to law and order problems.

Disasters & Emergencies – Insurance may provide some form of mental comfort from natural disasters but insurance is costly and some businesses may not have the cash flow to accommodate insurance and contingency costs to cover negative impacts such as COVID-19. Everyone has to weigh the risks – whether to pay the cost of insurance or take the risk of self-insurance.

Disease Epidemics – COVID-19, Cocoa pod borers, Bird flu, Swine flu, etc. are some of the disease epidemics that may happen beyond our expectation.

Unforeseen Conditions – Accidents & Deaths are some of the unforeseen circumstances which we have to be prepared for.

Always insure some money for rainy days and retirement. No one is going to help you when you encounter downfall.

I CAN DO IT!
"Mi Inap"

"Impossible" is a word to be found only in the dictionary of fools. He who has resolved to conquer or die – is seldom conquered.

Do not hide behind such silly excuses as that you have no chance, nobody to help, nobody to boost you, to give you a pull, to help you to capital, nobody to show you the way. If there is something in you, if you are worth your salt, you will make a way. The people who do not succeed in life are those lacking in energy and the will to succeed. Without the energy and the will to succeed, no amount of education, no amount of money, no power on earth outside of one's self can push or lead or boost a person into success.

It is the man who wins in spite of circumstances, in spite of adverse conditions, the woman who wins when other people say she cannot, the man who does the "impossible", the woman who rides over obstacles, who gets on in this world. And Why? Because the very struggle to overcome the obstacles in his way develops the power that carries him step by step to his goal (victory or success).

Who can keep a determined man from success and how can it be done? Place stumbling blocks in his way and he takes them for stepping stones and climbs to greatness. Take his money away, and he makes spurs of his poverty to urge him on. Cripple him, and he writes the "Pilgrims' Progress"; leave him in the jungle and in a few years, you will find him Parliament.

Adverse circumstances spur a determined man to success. The degree in which a man sees insurmountable obstacles and impossible situations in his path will measure his success ability. To some people the way ahead of them is so full of obstacles, so full of difficulties and impossible situations that they never get anywhere, while another man feels so much bigger than the things which try to hinder him, so much stronger than the obstacles which try to down him, the stumbling blocks which try to trip him, that he does not even notice them.

In the vast majority of cases where people fail in getting a good start in life or in ultimately reaching their goal, it is because there is no energy in their resolution, no grit in their determination. They have no mental power. They peter out after a few rebuffs. Two or three setbacks take the edge off their determination. They do not realize that success in anything worthwhile is the result of tremendous resolution, vigorous self-faith and work, work, work – steady, conscientious, wholehearted, unremitting work. Light resolve, half-hearted efforts, indifference, intermittent work have never yet accomplished anything and never will.

Get busy then, and work with all your might. There is no such thing as failure for the willing, ambitious worker. Work which many have called a curse, is really the salvation of the race. It is the greatest educator. Here is no other way of developing power, calling out the resources, building stamina and breadth of character. Work is the great savior of the race. Work is victory. Wherever work is done victory is obtained.

PROCRASTINATION – TOMORROW – The greatest cause of failure is procrastination, through waste of time. Duties go unperformed; Important decisions are never made; Opportunities fly by un-grasped; Engagements go unmet; Buses, ships & planes are missed and Life itself slips by unlived.

Nothing can ever happen tomorrow. What you are going to be – what success you will reach – is being decided by the action you are taking now.

The procrastinator fools himself or herself into thinking he has more time than he has; puts off deciding until it's time to act; because of fear, decides to do that important job next week; forgets to keep accurate check on his time; tries to solve a big problem without enough facts or without analysis and ends up not solving it at all; postpones unpleasant tasks until tomorrow.

The smart successful man or woman is always the opposite of the mental attitudes highlighted above. If you wish to succeed in life, cut out procrastination today – NOW. Do what you need to do and complete it every day without fail.

PERSISTENCE – Most of us have more persistence than we realize. We have great persistence – but do we exert it in the right direction? We can either exert our persistence by pushing the world out our way till we reach success. If at first you don't succeed, try again but in different ways. There is no point persisting in something that does not work. We must persist in finding alternatives (using creativity) until we find the correct way or method.

The Law of Averages will favor the man or woman who persists. All of us have bad luck and good luck. The man who persists through the bad luck, who keeps on going, is the man who is there when the good luck comes, and is ready to receive it. DO NOT GIVE UP.

AS A MAN THINKETH, SO HE IS – If you think you are beaten, you are. If you'd like to win, but you think you can't, you have not won. If you think you will lose, you have lost. For out of this world, you'll find success begins with a fellow's will. It's all in the state of mind. This is the miracle of the mind. If you think you can ("Mi inap') and you can ("Yu inap").

If you think you are outclassed, you are. You've got to think high to rise. Life's battle doesn't always go to the stronger or faster man or woman, but sooner or later, the man or woman who wins is the one who thinks he/she can ("Mi inap"). Make up your mind to do it and you can do it. When you rule your mind, you rule your world. Choose your thoughts wisely. The greatest gift we have from our creator is the freedom to choose what we want in life. Our mind power can choose prosperity or poverty, good or bad.

And what do you choose? The choice is yours, as always.

"Break Poverty. Build Wealth"

WHAT'S NEXT?

WAY FORWARD!

- **FINANCIAL LITERACY TRAINING COURSE**

  1 x Week (5 days) Theory Training Course; Fee (2025) K150 per person excluding food, accommodation, transport, etc; Minimum 50 participants per course; 1 x Training Room with 2 large Black boards or White boards, Transport/Food/Accommodation for 1 x Trainer.

- **TRADE STORE MANAGEMENT COURSE (TSMC)**

  3 x Weeks (Wk 1: Theory, Wk 2: Practical, Wk 3: Theory & Graduation), Practical under Coaching & Supervision, Fee (2025): K600.00 per person, Minimum 30 paid participants, 1 x Training Room with 2 large Black boards or White boards, Transport/Food & Accommodation for 1 x Trainer.

  Syllabus include: Costing & Pricing, Books of Accounts (Sales, Purchases, Debtors, Creditors, Stock take, Cash Flow, Stock Flow, Profit & Loss Statement, Financial Balance Sheet and Financial Indicators.

- **HDI PERSONAL VIABILITY BUSINESS SCHEME (PVBS)**

  HDI BUSINESS-CLASS EDUCATION SYSTEM

  A world-class, unique, innovative, PNG home-grown, performance-based, action-learning, business-class education system that was developed over 25 y ears from 1995-2021.

"Break Poverty. Build Wealth"

HDI PV BUSINESS SCHEME (PVBS)

Levels	Components	Benchmarks	Duration	Fee (2024)	GULL Professional Degrees
PVBS Level 7	Game of BRANDS	K150 000 + PVBS Index Score (CC)	Practical – 52 weeks		Doctor
PVBS Level 6	Game of Expansion & Investments	K100 000 + PVBS Index Score (CC)	Practical – 52 weeks		Master
PVBS Level 5	Game of Business Management Systems	K50 000 + PVBS Index Score (CC)	Practical – 52 weeks	K3500	Bachelor
PVBS Level 4	Game of Business-Class	K20 000 + PVBS Index Score (CC)	Practical – 40 weeks	K1800	Assoc. Bachelor
PVBS Level 3	Game of the Rich & Financial Competence	K4000 + PVBS Index Score (CC)	Theory – 2 weeks & Practical – 25 weeks	K1000	Diploma
PVBS Level 2	Game of Money	K171 + PVBS Index Score (CC)	2 weeks	K750	Certificate
PVBS Level 1	RICH Mindset	7 Assignments	2 weeks	K495	B-Entry

LOOKING BUT NOT SEEING

A. UNIVERSAL BANKS

1. Tangible Universal Bank of non-renewable resource

There are four Universal Banks are freely available to everyone, and yet we see poverty everywhere – people begging for handouts, stealing, corruption, and all kinds of anti-social behavior that stems from lack of money. This is truly incredible in PNG, one of the riches countries in the world in relation to resources per capita.

The four Universal Banks include:

- Two Tangible Universal Banks – Non-renewable & Renewable Resources
- Two Intangible Universal Banks – Wisdom & Creativity.

Papua New Guinea is one of the richest countries in the world in terms of natural resources. The wealth in non-renewal resources is in the billions of kinas, which exceeds the combined value of all man-made banks in PNG. Yet people are poor because they do not have the knowledge to make use of & benefit from this non-renewable Universal Bank. It is called universal because it was created before man existed, for man to use.

2. The 2nd Universal Bank is the Tangible Universal Bank of Renewable Resources

The Universal Bank of Renewable Resources includes Forest, Marine & Land. There are billions of kina in this Universal Bank, waiting for Papua New Guineans to organize and use and benefit from.

Trees in the forest multiply with or without human intervention. Marine life in the sea multiplies without human intervention. When we plant one coconut tree, we reap at least 100 coconuts annually. One mango tree will give 300 mangoes annually. There is magic in the Universal Resources Bank. It multiplies with or without man's effort. It only requires the effort of a small deposit of planting what we want, and we reap what we sow – multiplied. The interest we receive is mind-boggling. It is stupendous compared to interests from man-made banks. And yet very few people have learned to organize, use and benefit from this miraculous Universal Bank of Renewable Resources.

3. The third Universal Bank is the Intangible Universal Bank of Wisdom.

Universal Laws/Principles are immutable. It is like the Law of Gravity. It works all the time no matter where you are. The Universal Bank of Wisdom requires us to deposit "Services" before we receive customers & riches. The more we give (service) the more we receive. It is available to everyone and yet few people are sufficiently educated to use and benefit from this Universal Bank.

The more you think about this (Universal) Law, the deeper you will see it goes. It literally hands you a blank cheque, signed by the Maker of Universal Law, and leaves you to fill in the amount and the kind of payment you want. Mediocre successes are those that obey this Law a little way that fill in the cheque with a small amount that stops short of the big vision in it.

"Give to Receive"

4. **The 4th Universal Bank is the Intangible Universal Bank of Creativity (Universal Mind)**

One always reaps what one sows in the mind. All we need is faith or belief in the Universal Creative Mind. Everybody has a "Gold Mind". There is more gold in our minds than all the gold underground. Consider all the man-made inventions & innovations in the world – medicine, aero planes, ships, rockets, science, communication, artificial intelligence, buildings, machines, computers, phones, etc., etc., - the list is endless.

Every invention or innovation starts in the imaginative mind (your personal Necktop Computer) of a human being before the physical appearance. Yet, very few people have learned to **"use"** imagination to access "gold" in the Universal Mind. Your brain is the most complex structure in the Universe.

The only way to access unlimited potential power is **USE**. The more you use your physical, mental, & spiritual power, the more personal power you generate. Like electricity, personal power can be negative or positive, destructive or creative. It depends on how you use it.

The creative force of the universe is working through you. You can create miracles. You can be as great an outlet for it as anyone who has ever lived. You have only to provide the mould in which it is to take shape, and that mould is formed by your thoughts (imagination). What is your dominating desire? What do you really want most? Believe in it – and you can have it. Make it your dominating thought, magnetize your mind with it, and you will draw to you everything you need for its accomplishment.

The imagination is the workshop where all the plans are created by man. The impulse, the desire is given shape, form & action through the aid of the imaginative faculty of the mind. Man can create anything he imagines. Whatever the mind conceives, it achieves. All the "breaks" you need in life wait within your imagination. Imagination is the workshop of your mind, capable of turning mind-energy into accomplishment & wealth.

B. LEARN TO "SEE" MONEY WITH YOUR MENTAL EYE.

CASH CIRCULATION – Learn to calculate the Cash that circulates within a school, church, community, district, province or country

HDI SONGS

1. ROLLOVER

The name of the game is rollover
The way of the rich is rollover
The way of the poor is to roll it out
To roll it back in, is not in their blood.

Chorus

Rollover, roll-over, roll it out
Rollover roll-over, roll it in
Roll money, roll money out and in
Roll it fast roll-it fast, keep it rolling on.

We work for money, poor people do
But the rich do not work for money
They organize & use, their money
To work hard for them, and rollover

Let money not sleep in pockets deep
They get lazy just like you and me
We must roll it out & roll it back in
To make them work hard for you & me

2. ORGANIZATION

You must be focused to reach your goals
You must stay focused throughout your life
If you don't stay focused, you will lose your way
In the deep jungle of unfocussed mind

The way to organize is to plan ahead
And use resources to add value
The most important human resource
A liability if not viable

The plan is everything to organize
No matter what you want prepare your plans
Without your action plan it's just a dream
Make sure you organize and stay focused

The way to implement is to organize
To create momentum, start now today
Organize your future make your dreams come true
Be sure to use your mind and your golden plan

This is the secret your mind the key
To program your future & prosperity
Everything is there for you to organize
And make your dreams come true your destiny

3. MENTAL POWER

Have you made up your mind to change yourself?
Have your made your mind to be your best?
If you don't make up your mind you fool yourself
Make up your mind, decide, commit yourself

Have you made up your mind to be on time?
Have you made up your mind to live your life?
Have you made up your mind, MI-NAP, I can?
Only then will you start to implement.

Chorus

No decision, no commitment
Nothing will happen from indecision
Make up your mind, make up your mind
Only then will you do what you set out to do.

Have you made up your mind your destiny?
Have you made up your mind to reach your goals?
Have you made up mind to own yourself?
How many times we've heard," I'll start tomorrow".

I have heard you sing and sing your noble plans.
Every year you boast and boast I will I will.
Promises, promises that's all we hear.
How many times must we bear with your promises?

Chorus

Don't you know your power is in your mind?
Don't you know you can do anything?
You are made to be the best of the best
If only you decide, make up your mind

4. I'M A NEW CREATION

I'm a new creation, I'm a brand new man
All things have passed away, I am born again

More than a conqueror, that's who I am
I'm a new creation, I'm a brand new man.

"Break Poverty. Build Wealth"

PARTICIPANT'S ASSESSMENT

Handbook No: _____

NAME: _____ DATE: _____ PHONE #: _____

1. The 3 most important things I enjoyed in the Financial Literacy Training Course are;
   A. _____
   B. _____
   C. _____
2. The things that I did not enjoy in the Financial Literacy Training Course include;
   A. _____
   B. _____
   C. _____
3. The main Lessons I have learnt in this Financial Literacy Training Course are;
   A. _____
   B. _____
   C. _____
4. These are the mistakes I made and learned from;
   A. _____
   B. _____
   C. _____
5. I suggest the Financial Literacy Training Course should be improved this way;
   A. _____
   B. _____
   C. _____
6. I need more time for the following things in the Financial Literacy Training Course:
   A. _____
   B. _____
   C. _____
7. I also suggest the following ways to bring in more people to attend this Financial Literacy Training Course;
   A. _____
   B. _____
   C. _____

"Break Poverty. Build Wealth"

POOR HABITS Vs RICH HABITS

ASSIGNMENT 2: ASSESSMENT OF YOUR PERSONAL HABITS (Poor & Rich Habits)

Rate each pair of habits below. Give a negative score to poor habit and a positive score to rich habit. Each pair must total to 10. Add all scores. Subtract negative scores from positives and the answer is your Net Habits **Index Score**. Example: POOR HABITS = **- 180**, RICH HABITS = **+120** = NET INDEX SCORE = **- 60**

NO.	POOR HABITS (Liabilities)	SCORE (-)	RICH HABITS (Assets)	SCORE (+)
1	Always late	6	Always on time	4
2	No daily plan / react to distractions	6	Budget time for high-value tasks	4
3	Procrastination (Delayed action)	6	Forward momentum (Instant action)	4
4	Dependent on others	2	Self-reliance	8
5	Living beyond income	6	Living below or within income	4
6	Rely on one source of income	5	Develop multiple sources of income	5
7	Spend money on Wants	5	Spend money on Needs	5
8	Unbudgeted spending	8	Budgeted spending	2
9	No Savings, rely on debt (dinau)	10	Save money for future use	0
10	Getting in Debt trap (Dinau)	0	Avoiding Debt trap	10
11	Buy on impulse to feel better now	1	Delay buying and think carefully first	9
12	Starting without preparation	8	Plan & prepare before starting	2
13	Live without financial goals or plan	9	Set specific financial goals to reach	1
14	Focus on lack (I never have enough)	8	Practice gratitude (I have enough)	2
15	Decisions that create liabilities	7	Decisions that create assets	3
16	Thing Big, Start Big	2	Think Big, Start Small	8
17	Neglect Health	9	Prioritize Health	1
18	Waiting for opportunities	8	Create or look for opportunities	2
19	Relate with poor-minded people	6	Relate with success-minded people	4
20	Doing without thinking	2	Think before doing	8
21	Give up after setbacks	6	Use failures to adjust and move on	4
22	Individual player	5	Team player (wokbung)	5
23	Blame others for financial struggle	6	Take responsibility for your struggle	4
24	No Tithes & Charity	6	Donate Tithes & Charity	4
25	Free handouts	5	Taking initiative	5
26	Self-interest first	5	Customers' interest first	5
27	Paying others first	6	Paying yourself first	4
28	Commitment without thinking	3	Thinking before making commitment	7
29	Waiting for others (help)	0	Self-starter	10
30	Careless work	4	Quality work (output)	6
	TOTAL SCORES	160		+140

TOTAL POOR HABITS (LIABILITIES): - 160 TOTAL RICH HABITS (ASSETS): + 140

= NET HABITS INDEX SCORE: -20 / 300